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**JAN 09 2006**

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant:	Dennis G. Earnshaw, et al.	Examiner:	Naresh Vig
Application No.	09/849,513	Group Art Unit:	3629
Filed:	May 5, 2001	Docket No.	70325-040017
Title:	<b>ELECTRONIC TRANSACTION SERVICE SYSTEM</b>		
Customer No.:	33717		

**CERTIFICATE UNDER 37 CFR 1.6(d)**

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office Patent Fax No. (571) 273-8300 on January 9, 2006.

*Sherry B. Kolber*  
Sherry B. Kolber

**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION**

MAIL STOP: RCE  
Commissioner for Patents  
Post Office Box 1450  
Alexandria, Virginia 22313-1450

Dear Sir:

This paper is responsive to the Office Action mailed September 19, 2005 and to the Advisory Action mailed December 15, 2005. Applicants have included a Request for Continued Examination and resubmit the Amendments and Remarks of November 21, 2005 for further examination.

**Amendments to the Claims** are reflected in the listing of claims, which begin on page 2.

**Remarks** begin on page 9.